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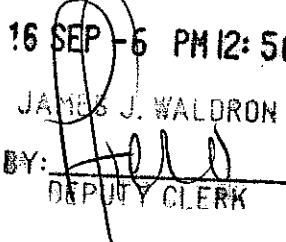
US Bankruptcy court  
402 East State Street  
Trenton NJ 08608

September 1, 2016

U.S. BANKRUPTCY COURT  
FILED  
TRENTON, NJ

16 SEP -6 PM 12:56

JAMES J. WALDRON

BY:   
DEPUTY CLERK

**Response and amendments to Trustee's Objection to Debtors Chapter 13 Plan**

To Whom It May Concern:

I am sending this letter in response to the trustee's objection to debtor Chapter 13 plan.  
I am responding on each objection reason listed.

Copies of bank statements for TD Bank and Wells Fargo accounts – they are attached.

Modified plan that clarifies treatment of the mortgage arrears in Part4a and increases payments in month 30 after the pension loan is paid off. – attached.

Amendments to schedules: Amend Schedule C to complete the exemption amount taken; Amend Schedule F, Part 4. – attached.

The debtor is not paying all disposable income into the plan pursuant to Schedules I & J based upon the Trustee's review of the income and tax returns provided. The Trustee's calculations are higher for the following reasons (s): the income documentation provided in connection with Schedule I verifies higher (\$2575) than scheduled (\$2341). – Plan has been modified to include additional disposable income based on trustee calculation.

I ask that the court and trustee, review the above and allow me to proceed with the confirmation hearing and approve the newly modified plan.

Thank you very much for your consideration.

Sincerely,



Monica Lyn McCoy

Case #: 16-22123